

A Star Shines in the West

Transamerica Occidental Life Insurance Company Celebrates 100 Years of Commitment

At the start of the twentieth century, East Coast companies dominated the nation's life insurance market. Not only did they provide limited service to the fast-growing West, but government investigations revealed that many of these companies were seriously mismanaged, with little regard for their policy holders.

In Los Angeles, entrepreneur Karl Kennedy convinced a group of businessmen that the time was right for an insurance company organized in and serving the West—a company



KARL KENNEDY

built on solid management and commitment to its customers. Occidental Life Insurance Company was established on June 30, 1906.

CHALLENGES AND COMMITMENT

Competition in the cities was fierce, so Occidental agents took to the road, calling on the farms and ranches that dotted the Southern California landscape. One agent even took a cow as payment, selling it to cover

the customer's premium.

Such creativity notwithstanding, the challenges during the early years were significant. World War I began before the company had reached its tenth anniversary, sending financial shockwaves throughout the economy. When the influenza epidemic of 1918 swept the nation, death claims spiked. Occidental Life paid these mounting claims promptly and properly—a commitment to policy holders that has governed the company for a century.

In 1930, Occidental Life was acquired by Transamerica Corporation. As the years passed, the company continued to adapt to and anticipate changing markets and customer needs.

In addition to spreading eastward across the U.S., Occidental Life established offices in Shanghai in 1933 and Hong Kong in 1947—long before global corporations were common.

PUTTING PEOPLE FIRST

Occidental Life provided life insurance to families in Shanghai until it was forced to close its offices in 1941 due to the Second World War. To protect the financial well-being of policy holders, Shanghai general agent Tsufa Lee buried thousands of policies. After the war, Lee dug up the documents, musty and rust-marked



GROSSE BUILDING Occidental's first office

by paper clips. For several years, he tracked down beneficiaries of policy holders who had died during the conflict so Occidental Life could honor the claims and obligations to the men and women who had placed their trust in the company.

HISTORY AND FINANCIAL STRENGTH

Transamerica Occidental Life's growth and success are the result of many factors, including innovative product design, top-notch agents, dedicated employees and visionary leadership. The company that ended its first year with \$602,000 of life insurance in force now has \$763 billion of insurance in force (as of Jan. 1, 2006)—a testament to individuals, families and businesses that continue to trust and value Transamerica Occidental Life's commitment and financial strength.

"Transamerica Occidental Life is proud of its history and accomplishments," says Chairman and CEO Ron Wagley. "Our company was built by people who were committed to the long-term interests of our customers. It's this dedication to financial responsibility that will carry us to greater heights in our next hundred years."



TSUFA LEE



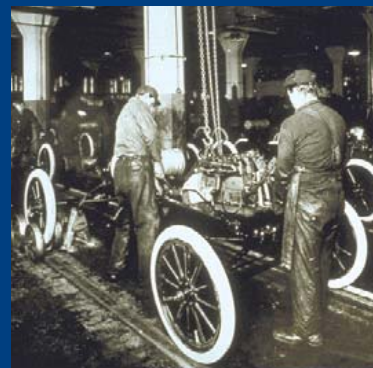
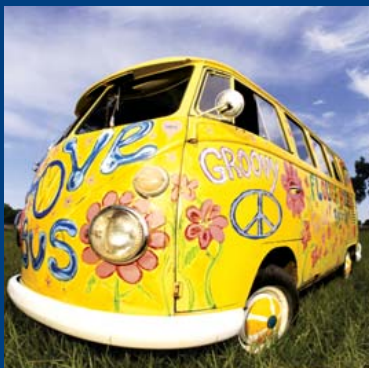
WE'VE SEEN A LOT OF LIFE IN 100 YEARS.



We were there when FDR began to lift the country out of the Great Depression. Did our part during World War II. Heard Martin Luther King, Jr. tell the truth. We were huddled around the television—just like you—when Neil Armstrong took the first steps on the moon. We've witnessed power shifts in Washington. And dramatic social change. We've seen anger. And joy. And triumph. And we understand just how fast life can change.



This year, Transamerica Occidental Life Insurance Company celebrates one hundred years of helping individuals, families, and businesses protect and plan for the future. In an age where things come and go very quickly, one hundred years of stability is certainly something to celebrate.



 **TRANSAMERICA**
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